

WHAT IS CLAIMED IS:

1. A method for confirming an electronic transaction,
comprising the steps of:

performing an electronic transaction between a first
5 party and a second party;

sending, by the second party, a request for
confirmation of the electronic transaction to a
predetermined, private mailbox associated with the first
party;

10 accessing the private mailbox by the first party; and
sending, by the first party, a reply message to the
request for confirmation to thereby confirm authorization of
the electronic transaction.

2. The method of claim 1, wherein the step of sending
15 a request for confirmation comprises the step of contacting,
by the second party, a third party service provider to
obtain the location of the predetermined, private mailbox.

3. The method of claim 1, further comprising the step
of sending notification to the first party of a pending
20 request for confirmation.

4. The method of claim 3, wherein the notification comprises a confirmation code to be provided in the reply message.

5. The method of claim 3, wherein the step of sending notification comprises sending a notification message by the second party to a predetermined messaging location of the first party other than the private mailbox of the first party.

6. The method of claim 1, wherein the step of sending a reply message comprises sending an e-mail message to a predetermined location.

7. The method of claim 6, wherein the e-mail message comprises a confirmation code provided in the notification message.

8. The method of claim 1, wherein the step of sending a reply message comprises forwarding the confirmation message to a predetermined location.

9. The method of claim 1, further comprising the step of imposing a time period in which the first party must confirm authorization of the electronic transaction.

10. The method of claim 1, wherein the step of
accessing the private mailbox comprises authenticating the
identity of the first party to access the private mailbox.

11. The method of claim 10, wherein the step of
5 authenticating the identity of the first party comprises
performing biometric authentication of the first party.

12. The method of claim 10, wherein the step of
authenticating the identity of the first party comprises
providing a predetermined PIN (personal identification
10 number) or password of the first party.

13. The method of claim 1, further comprising the step
of encoding the confirmation request and reply message.

14. The method of claim 1, wherein the private mailbox
comprises a messaging system.

15 15. The method of claim 14, wherein the messaging
system comprises one of an e-mail, short messaging,
multimedia messaging, instant messaging, voice mail, and
universal messaging system.

16. The method of claim 1, wherein the private mailbox comprises a post office box and the confirmation is sent via snail mail.

17. The method of claim 1, wherein the private mailbox
5 comprises a facsimile number and the confirmation message comprises a facsimile message.

18. A method for confirming an electronic transaction, comprising the steps of:

performing an electronic transaction between a first
10 party and a second party;

providing, by the first party to the second party, contact information of a third party service provider associated with the first party;

providing, by the second party to the third-party
15 service provider, a request for confirmation of the electronic transaction;

sending, by the third party service provider, the request for confirmation of the electronic transaction to a predetermined, private mailbox associated with the first
20 party;

accessing the private mailbox by the first party; and

...
sending, by the first party to the third-party service provider, a reply message to the request for confirmation to thereby confirm authorization of the electronic transaction.

19. The method of claim 18, further comprising the
5 step of sending, by the third party service provider, notification to the first party of a pending request for confirmation.

20. The method of claim 19, wherein the step of
10 notifying comprises sending a notification message to a predetermined messaging location of the first party other than the private mailbox of the first party.

21. The method of claim 18, further comprising the
step of imposing a time period in which the first party must
15 confirm authorization of the electronic transaction.

22. The method of claim 18, wherein the step of
accessing the private mailbox comprises authenticating the
identity of the first party to access the private mailbox.

23. The method of claim 18, further comprising the
20 step of encoding the confirmation request and reply message.

24. The method of claim 18, wherein the second party and third party service provider are the same entity.

25. A method for confirming an electronic transaction, comprising the steps of:

5 performing an electronic transaction between a first party and a second party; and

sending, by the second party, a confirmation message of the electronic transaction to a predetermined, private mailbox associated with the first party;

10 wherein the electronic confirmation is deemed confirmed if a reply message denying the transaction is not sent by the first party within a predetermined period of time.

26. The method of claim 25, wherein the notification message provides information regarding the predetermined
15 period of time.

27. The method of claim 25, wherein the step of sending a confirmation message comprises the step of contacting, by the second party, a third party service provider to obtain the location of the predetermined,
20 private mailbox.

28. A method for confirming an electronic transaction,
comprising the steps of:

performing an electronic transaction between a first
party and a second party, wherein the electronic transaction
5 requires signing a document;

performing a secure functions computation of an
electronic copy of the document and storing the results of
the computation;

sending, by the second party, an electronic copy of the
10 document and information to perform the secure functions
computation to a predetermined, private mailbox associated
with the first party;

accessing the private mailbox by the first party and
performing the secure functions computation of the
15 electronic document;

sending, by the first party, results of the secure
functions computation to the second party; and

confirming, by the second party, the electronic
transaction if the returned results match the stored
20 results.

29. The method of claim 28, further comprising the
step of contacting, by the second party, a third party
service provider to obtain the location of the
predetermined, private mailbox.

30. The method of claim 28, wherein the information for performing the secure functions computation comprises an executable file.

31. The method of claim 28, wherein the information
5 for performing the secure functions computation comprises parameters of a predetermined executable file.

32. The method of claim 28, wherein the stored result and returned result comprise an encrypted version of the
10 electronic contract.

33. The method of claim 28, wherein the electronic document is encrypted and the secure functions computation is performed on the encrypted electronic document.